

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Timothy M. Zeffe
Darla S. Zeffe
Debtor(s)

Bankruptcy Case No.: 18-21707-JAD

Chapter: 13
Docket No.: 42 – 41

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 29th of March, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 5/16/22**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **5/25/22 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **5/16/22**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

In re:
Timothy M. Zeffe
Darla S. Zeffe
Debtors

Case No. 18-21707-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 30, 2022

User: auto
Form ID: 408

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy M. Zeffe, Darla S. Zeffe, 709 Henry Street, Belle Vernon, PA 15012-1516
14823608	+ Amerifirst Finance, Po Box 2040, Omaha, NE 68103-2040
14823612	+ Discover Card, Po Box 742655, Cincinnati, OH 45274-2655
14823617	PNC Bank NA, PO Box 747032, Pittsburgh, PA 15274-7032
14823618	+ PNC Overdraft Loan, Po Box 747032, Pittsburgh, PA 15274-7032
14823619	+ PNC Visa Credit Card, PO Box 747032, Pittsburgh, PA 15274-7032
14823621	+ Spruce Lending, Inc., Po Box 9207, Old Bethpage, NY 11804-9007
14823623	+ United Bank, PO Box 2373, Charleston, WV 25328-2373

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc-quantum@quantum3group.com	Mar 30 2022 23:35:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 30 2022 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14876875	Email/Text: bnc@trustamerifirst.com	Mar 30 2022 23:35:00	AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154
14823611	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:21	Citicard, Po Box 9001037, Louisville, KY 40290-1037
14868764	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:17	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14823616	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:17	Macy's Card, Po Box 9001094, Louisville, KY 40290
14983443	Email/Text: bnc-quantum@quantum3group.com	Mar 30 2022 23:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14831927	Email/Text: mrdiscen@discover.com	Mar 30 2022 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14823613	+ Email/Text: dplbk@discover.com	Mar 30 2022 23:36:00	Discover Personal Loan, Po Box 6105, Carol Stream, IL 60197-6105
14829237	+ Email/Text: dplbk@discover.com	Mar 30 2022 23:36:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14823614	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:33:35	JC Penney, Po Box 965009, Orlando, FL 32896-5009
14823610	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 23:33:35	Chase Credit Card/Amazon, Po Box 94014,

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14823609	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 23:34:01	Palatine, IL 60094 Chase Credit Card, Po Box 94014, Palatine, IL 60094
14823615	+ Email/PDF: gecsedl@recoverycorp.com	Mar 30 2022 23:34:02	Lowes Credit Card, Po Box 530914, Atlanta, GA 30353-0914
14878273	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 23:35:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14875849	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 23:34:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14824635	+ Email/PDF: rmscedl@recoverycorp.com	Mar 30 2022 23:34:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14823620	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:19	Sears Credit Card, Po Box 9001055, Louisville, KY 40290-1055
14823622	+ Email/PDF: gecsedl@recoverycorp.com	Mar 30 2022 23:33:52	Synchrony Financial, Po Box 960061, Orlando, FL 32896-0061

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14918502	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, Oh 44101

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Darla S. Zeffe chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Timothy M. Zeffe chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager

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er@steidl-steinberg.com;jseech@steidl-steinberg.com

Maria T. Capiral

on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7